

**JAMES FREDERICK WILLIAMS,**  
*Plaintiff,*

**v.**

**IAN MACKEY,**  
*d/b/a Beneficial Member HSBC Group,*  
*Defendant.*

**Judge Mattice**  
**Magistrate Judge Carter**

- Plaintiff's Motion for Leave to Proceed *in forma pauperis* (Doc. 1) is **DENIED**;
- This case is hereby **DISMISSED WITH PREJUDICE**.

**SO ORDERED** this 26th day of November, 2013.

/s/ Harry S. Mattice, Jr.  
HARRY S. MATTICE, JR.  
UNITED STATES DISTRICT JUDGE